

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all previous listings and versions of claims in the application:

1. (Canceled).

2. (Previously Presented) A method for conducting a payment transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and a wallet server at a location remote from said consumer that provides functionality for the consumer computer to conduct transactions over the computer network, and wherein the payment card is in a form of either a chip card or a non-chip card, the method comprising:

receiving a request at the remote wallet server from the consumer computer for conducting a payment function with the merchant computer;

in response to the request, conducting the payment transaction by the remote wallet server with the merchant computer in a format compliant with a chip card electronic commerce protocol or specification, wherein the remote wallet server and the issuer institution have a shared secret data object;

generating a cryptogram by the remote wallet server based on the shared secret data object between the remote wallet server and the issuer institution; and

sending payment-related information and the cryptogram by the remote wallet server to the merchant computer in response to the request by the consumer computer.

3. (Canceled).

4. (Currently Amended) ~~The remote wallet server of claim 3, further~~  
comprising:

A remote wallet server for facilitating a payment transaction over a computer network between a consumer and a merchant, wherein the transaction involves a payment card issued by an issuer institution to the consumer, wherein the payment card is in a form of either a chip card or a non-chip card, and wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and the wallet server at a location remote from said consumer; the remote wallet server comprising:

a microprocessor unit;

a memory unit coupled to the microprocessor unit;

means for conducting a payment function between the remote wallet server and the merchant computer in response to a request for such a function by the consumer computer wherein the payment transaction is conducted in a format compliant with a chip card electronic commerce protocol or specification;

a storage unit having stored therein a secret data object that is shared with the issuer institution;

means for generating a cryptogram by the remote wallet server based on the secret data that is shared between the remote wallet server and the issuer institution; and

application code stored in the memory unit for sending payment-related information and the cryptogram to the merchant computer in response to the request by the consumer computer to conduct the payment transaction with the merchant computer.

5. (Previously Presented) The remote wallet server of claim 4, wherein the storage unit and the means for generating a cryptogram are contained in a tamper-resistant security module.

6. (Previously Presented) A method for conducting a payment transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the payment card is in a form of either a chip card or a non-chip card, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and a wallet server at a location remote from said consumer that provides functionality for the consumer computer to conduct transactions over the computer network, wherein the remote wallet server and the issuer institution have a shared secret data object, the method comprising:

receiving a request by the remote wallet server from the consumer computer for conducting a payment function with the merchant computer;

generating a cryptogram by the remote wallet server based on the shared secret data object between the remote wallet server and the issuer institution, regardless of whether or

not the payment card of the consumer involved in the payment transaction is a chip card or a non-chip card; and

sending payment-related information and the cryptogram by the remote wallet server to the merchant computer in response to the request by the consumer computer, wherein the payment-related information and the cryptogram are transmitted in a format compliant with a chip card electronic commerce protocol or specification.

7. (Canceled).

8. (Previously Presented) A remote wallet server for facilitating a payment transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the payment card is in a form of either a chip card or a non-chip card, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and the wallet server at a location remote from said consumer, comprising:

a microprocessor unit;

a memory unit coupled to the microprocessor unit;

a storage unit having stored therein a secret data object that is shared with the issuer institution;

means for generating a cryptogram by the remote wallet server based on the secret data that is shared between the remote wallet server and the issuer institution, regardless of

whether or not the payment card of the consumer involved in the payment transaction is a chip card or a non-chip card; and

application code stored in the memory unit for sending payment-related information and the cryptogram to the merchant computer in response to a request by the consumer computer to conduct a payment function with the merchant computer wherein the application code includes means for transmitting the payment-related information and the cryptogram in a format compliant with a chip card electronic commerce protocol or specification.

9. (Canceled).

10. (Previously Presented) The remote wallet server of claim 8, wherein the storage unit and the means for generating a cryptogram are contained in a tamper-resistant security module.